

ABSTRACT OF THE DISCLOSURE

Multiple Mode Registration And Payment Processing

The present invention provides a method, system, and article of manufacture for providing payment services on a network. Information identifying a network user is received. The network user is assigned a payer status. A request to make a payment to a payee on behalf of the network user is received. If a first payer status is assigned to the network user, the payment will be made no matter the identity of the payee. If a second payer status is assigned to the network user, the payment will only be made if the payee is one of a group of payees that is not determined by the network user. With the second payer status, the network user can only direct payments to the group of payees. The payer status can be changed from one payer status to another payer status.